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PATENT APPLICATION
09/800,535
AF
3625



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Gavin A. Grounds
Serial No.:	09/800,535
Filed:	March 6, 2001
Group No.:	3625
Examiner:	Yogesh C. Garg
Title:	METHOD AND APPARATUS FOR PROCESSING FINANCIAL TRANSACTIONS

OK. to comply
Ex. Garg 6/9/05

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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JUN 14 2004
GROUP 3600

Sir:

RESPONSE PURSUANT TO 37 C.F.R. § 1.116

In response to the final Office Action mailed April 8, 2004, Applicant respectfully requests the Examiner to reconsider the rejection of the claims in view of the following comments.